

**Information to identify the case:**

Debtor 1	<u>Clair E Kelly</u>	Social Security number or ITIN	xxx-xx-7918
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brenda S Kelly</u>	Social Security number or ITIN	xxx-xx-2069
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70837-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clair E Kelly

Brenda S Kelly

5/17/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Clair E Kelly  
Brenda S Kelly  
Debtors

Case No. 16-70837-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: May 17, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Clair E Kelly, Brenda S Kelly, 233 Hillcrest Street, Northern Cambria, PA 15714-1508
14336078	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15412181	+ CNB Bank Attn: Collections, 31 S 2nd St Po Box 42, Clearfield PA 16830-0042
14336077	+ Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
14336079	Cnb Bank, Market & Second, Clearfield, PA 16830
14336080	Cnty Ntl Bk, Market & Second, Clearfield, PA 16830
14336083	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
14336085	Hugill Sanitation, Inc., 779 Front Street, Mahaffey, PA 15757-8909
14336086	+ J.P. Harris Associates, LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
14336089	+ Miners Hospital Emergency Physican Group, P.O. Box 644560, Pittsburgh, PA 15264-8500
14336090	+ Miners Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
14336093	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd, Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
14336094	+ Physiotherapy Corporation PP, P.O. Box 824181, Philadelphia, PA 19182-4181
14336096	+ Sheetz, 5700 Sixth Avenue, Altoona, PA 16602-1199
14338100	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14336100	+ Transworld Systems INC, 802 E. Marintown Road Ste 201, North Augusta, SC 29841-5352
14336102	+ West Branch Sewer Authority, 901 Maple Avenue, Suite 2, Northern Cambria, PA 15714-1331

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	May 18 2022 03:43:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
14336073	+ Email/Text: amscbankruptcy@adt.com		

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: May 17, 2022

Form ID: 3180W

Total Noticed: 43

		May 17 2022 23:51:00	ADT Security Services, P.O. Box 371490, Pittsburgh, PA 15250-7490
14401668	EDI: AIS.COM	May 18 2022 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14336074	+ Email/Text: assignedrisk@ameriserv.com	May 17 2022 23:51:00	Ameriserv Financial Bank, P.O. Box 520, Johnstown, PA 15907-0520
14375259	EDI: BANKAMER.COM	May 18 2022 03:43:00	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14336075	EDI: BANKAMER.COM	May 18 2022 03:43:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
14336076	+ EDI: BANKAMER.COM	May 18 2022 03:43:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14935980	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14336081	EDI: ESSL.COM	May 18 2022 03:43:00	Dish Network, P.O. Box 7203, Pasadena, CA 91109-7303
14336083	Email/Text: collecadminbankruptcy@fnni.com	May 17 2022 23:51:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
14336082	+ Email/Text: bankruptcy@fncbinc.com	May 17 2022 23:50:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14336084	+ EDI: CBS7AVE	May 18 2022 03:43:00	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
14336087	+ Email/Text: BKRMailOPS@weltman.com	May 17 2022 23:51:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14336091	Email/Text: compliance@monarchrm.com	May 17 2022 23:50:00	Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154
14336088	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2022 00:00:22	Merrick Bank, PO Box 5000, Draper, UT 84020-5000
14399138	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2022 23:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14350946	+ EDI: AGFINANCE.COM	May 18 2022 03:43:00	ONEMAIN, 605 MUNN RD, FORT MILL, SC 29715-8421
14336092	+ EDI: AGFINANCE.COM	May 18 2022 03:43:00	OneMain Financial, 3133 New Germany Road, Suite 69, Ebensburg, PA 15931-4348
14521254	EDI: PRA.COM	May 18 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14347890	EDI: Q3G.COM	May 18 2022 03:43:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14336095	+ EDI: CITICORP.COM	May 18 2022 03:43:00	Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
14336098	+ EDI: RMSC.COM	May 18 2022 03:43:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14336099	+ EDI: CBS7AVE	May 18 2022 03:43:00	Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
14336101	+ EDI: RMSC.COM	May 18 2022 03:43:00	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0315-7

User: auto

Page 3 of 3

Date Rcvd: May 17, 2022

Form ID: 3180W

Total Noticed: 43

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
14336097		Susquehanna School District of N. Cambr
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Carrington Mortgage Services LLC eholdren@hillwallack.com, eholdren@ecf.courtdrive.com; hwbknj@hillwallack.com
Kenneth P. Seitz	on behalf of Joint Debtor Brenda S Kelly thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Clair E Kelly thedebterasers@aol.com
Michael J Shavel	on behalf of Creditor Carrington Mortgage Services LLC mshavel@hillwallack.com, ldejesus@hillwallack.com; lharkins@ecf.courtdrive.com; mshavel@ecf.courtdrive.com; aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7